UNITED STATES PATENT AND TRADEMARK OFFICE

NOTICE OF ALLOWANCE AND FEE(S) DUE

22852	7590	02/01/2010

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EXAMINER
LE, LINH GIANG

ART UNIT	PAPER NUMBER
3686	

DATE MAILED: 02/01/2010

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/790,145	03/02/2004	Mitzi R. Hail	08324.0005-00000	3036

TITLE OF INVENTION: SYSTEM AND METHOD FOR PROCESSING INSURANCE CLAIMS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	$1510	$0	$0	$1510	05/03/2010

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PTOL-85 (Rev. 08/07) Approved for use through 08/31/2010.

Complete and send this form, together with applicable fee(s), to: <u>Mail</u>

Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
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INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

| 22852 | 7590 | 02/01/2010 |

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Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission
I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

_____ (Depositor's name)

_____ (Signature)

_____ (Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/790,145	03/02/2004	Mitzi R. Hail	08324.0005-00000	3036

TITLE OF INVENTION: SYSTEM AND METHOD FOR PROCESSING INSURANCE CLAIMS

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nonprovisional	NO	$1510	$0	$0	$1510	05/03/2010

EXAMINER	ART UNIT	CLASS-SUBCLASS
LE, LINH GIANG	3686	705-004000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

(1) the names of up to 3 registered patent attorneys or agents OR, alternatively,

(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 _____

2 _____

3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

☐ Issue Fee

☐ Publication Fee (No small entity discount permitted)

☐ Advance Order - # of Copies _____

4b. Payment of Fee(s): (**Please first reapply any previously paid issue fee shown above**)

☐ A check is enclosed.

☐ Payment by credit card. Form PTO-2038 is attached.

☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. **Change in Entity Status** (from status indicated above)

☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27.

☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____

Typed or printed name _____

Date _____

Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/790,145	03/02/2004	Mitzi R. Hail	08324.0005-00000	3036

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EXAMINER
LE, LINH GIANG

ART UNIT	PAPER NUMBER
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DATE MAILED: 02/01/2010

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)
(application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 1110 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 1110 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (http://pair.uspto.gov).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101   or (571)-272-4200.

PTOL-85 (Rev. 08/07) Approved for use through 08/31/2010.

	Application No.	Applicant(s)
Notice of Allowability	10/790,145	HAIL ET AL.
	Examiner	Art Unit	
	MICHELLE LE	3686	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *Amendment filed 7/20/09*.

2. ☒ The allowed claim(s) is/are *1, 3-4, 6-12, 14-21, 23-36*.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
    a) ☐ All   b) ☐ Some* c) ☐ None of the:
       1. ☐ Certified copies of the priority documents have been received.
       2. ☐ Certified copies of the priority documents have been received in Application No. _____ .
       3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the
          International Bureau (PCT Rule 17.2(a)).
    * Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
    (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
       1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
    (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of
       Paper No./Mail Date _____.
    Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)
1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08),
   Paper No./Mail Date __20040706__
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),
   Paper No./Mail Date _____ .
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

/M. L./
Examiner, Art Unit 3686

DETAILED ACTION

Notice to Applicant

1.   This communication is in response to Amendment and Remarks filed 7/20/09.

Claims 1, 3-4, 6-12, 14-21, and 23-36 remain pending for examination.

Information Disclosure Statement

2.   Information Disclosure Statement filed 07/06/04 has been acknowledged and

considered.

EXAMINER'S AMENDMENT

3.   An examiner's amendment to the record appears below. Should the changes

and/or additions be unacceptable to applicant, an amendment may be filed as provided

by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be

submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview

with Maura Moran on 11/19/09.

Please enter the following amendment:

1.   (Currently Amended) A computer-implemented method for processing

insurance claims in a <u>computer</u> system having a plurality of software components<u>, the</u>

<u>method</u> comprising ~~the computer-implemented steps of~~:

<u>providing a processor and a memory storing computer readable code accessible

by the processor for processing the insurance claims, the computer

readable code comprising a text analyzer, a rules engine, and a score

analyzer, and</u>

<u>executing the computer readable code by the processor to perform:</u>

identifying, by [[a]] <u>the</u> text analyzer using a specialized insurance

dictionary, insurance data elements in text associated with an

insurance claim;

extracting, by the text analyzer, the insurance data elements related to the

insurance claim's subrogation potential, the text comprising at least

one of the following: sentence textual groups and non-sentence

textual groups;

storing, by the text analyzer, the extracted insurance data elements in

data tables corresponding to the insurance claim;

developing a subrogation potential score by [[a]] <u>the</u> rules engine for each

of the insurance data elements, wherein the developing further

comprises:

calculating the subrogation potential score using a set of rules

created from existing historical claim data, or

assigning the subrogation potential score using the set of rules; and

determining, by [[a]] the score analyzer, if the insurance claim has

subrogation potential based on the subrogation potential scores

developed for each of the insurance data elements.

2. (Canceled)

3. (Currently Amended) The computer-implemented method of claim 1, wherein

the analyzing identifying further comprises:

separating the text into words;

collecting the words into groups; and

parsing the groups into the insurance data elements.

4. (Previously Presented) The computer-implemented method of claim 3, wherein

the groups are non-sentence groupings.

5. (Canceled)

6. (Previously Presented) The computer-implemented method of claim 3, wherein

the groups are sentences.

7.   (Currently Amended) A computer-implemented method for processing an insurance claim in a <u>computer</u> system having a plurality of software modules, <u>the method</u> comprising ~~the computer-implemented steps of~~:

    <u>providing a processor and a memory storing computer readable code accessible</u>

        <u>by the processor for processing the insurance claim, the computer</u>

        <u>readable code comprising a receiving module, a separating module, a text</u>

        <u>analyzer, an assigning module, and an evaluating module, and</u>

    <u>executing the computer readable code by the processor to perform</u>:

        receiving text corresponding to the insurance claim by [[a]] <u>the</u> receiving

            module, the text comprising at least one of the following: sentence

            textual groups and non-sentence textual groups;

        automatically separating the text into groups of words by [[a]] <u>the</u>

            separating module;

        identifying, by [[a]] <u>the</u> text analyzer using a specialized insurance

            dictionary, insurance data elements of [[an]] <u>the</u> insurance claim in

            the groups of words;

        extracting, by the text analyzer, the insurance data elements related to the

            insurance claim's subrogation potential;

        storing, by the text analyzer, the extracted insurance data elements in

            data tables corresponding to the insurance claim;

developing a value for each of the insurance data elements by [[an]] the

   assigning module, the value reflecting each insurance data element's

   relevance to the claim subrogation potential, wherein the developing

   further comprises:

   calculating the value using a set of rules created from existing historical

      claim data, or

   assigning the value using the set of rules; and

evaluating the values developed for the insurance data elements by [[an]] the

   evaluating module to determine whether the insurance claim has

   subrogation potential.

8. (Previously Presented) The computer-implemented method of claim 7, wherein the value is a subrogation potential score.

9. (Previously Presented) The computer-implemented method of claim 7, wherein the values are based on historical data about subrogation of insurance claims.

10.(Previously Presented) The computer-implemented method of claim 7, wherein the values are based on industry practice regarding subrogation of insurance claims.

11. (Previously Presented) The computer-implemented method of claim 7, wherein the values are based on state law regarding subrogation of insurance claims.

12. (Currently Amended) A computer system for processing insurance claims comprising:

a processor; and

a memory storing computer readable code accessible by the processor for

processing the insurance claims, the computer readable code comprising:

a text analyzer software component configured for:

identifying insurance data elements in text associated with an

insurance claim using a specialized insurance dictionary,

extracting the insurance data elements related to the insurance

claim's subrogation potential, the text comprising at least

one of the following: sentence textual groups and non-

sentence textual groups, and

storing, by the text analyzer software component, the extracted

insurance data elements in data tables corresponding to the

insurance claim; and

a rules engine software component configured for:

developing a subrogation potential score for each of the insurance

data elements, wherein the developing further comprises:

calculating the subrogation potential score using a set of

rules created from existing historical claim data, or

assigning the subrogation potential score using the set of

rules; and

determining if the insurance claim has subrogation potential based

on the subrogation potential scores developed for each of

the insurance data elements; and

~~a processor to run the text analyzer and the rules engine~~.

13. (Canceled)

14. (Currently Amended) The <u>computer</u> system of claim 12, wherein the text analyzer <u>software component</u> further comprises:

a word parser for separating the text into words;

a sentence splitter for collecting the words into groups; and

a grammatical parser for parsing the groups into the insurance data elements.

15. (Currently Amended) The <u>computer</u> system of claim 14, wherein the specialized insurance dictionary is used by at least one of the word parser, the sentence splitter, and the grammatical parser.

16. (Currently Amended) A <u>computer</u> system for processing an insurance claim, comprising:

 <u>a processor;</u>

 <u>a memory storing computer readable code accessible by the processor for</u>

  <u>processing the insurance claims, the computer readable code comprising:</u>

  a text analyzer <u>software component configured</u> for:

   receiving text corresponding to the insurance claim,

   identifying insurance data elements in the text using a specialized

    insurance dictionary,

   extracting the insurance data elements, the text comprising at

    least one of the following: sentence textual groups and non-

    sentence textual groups, and

   storing, by the text analyzer <u>software component</u>, the extracted

    insurance data elements in data tables corresponding to

    the insurance claim; <u>and</u>

  a rules engine <u>software component configured</u> for:

   developing a value for each of the data elements, the value

    reflecting each insurance data element's relevance to claim

    subrogation potential, wherein the developing further

    comprises:

calculating the value using a set of rules created from

existing historical claim data, or

assigning the value using the set of rules; and

evaluating the values developed for the insurance data elements to

determine whether the insurance claim has subrogation

potential; and

a processor that runs the text analyzer.

17. (Currently Amended) The computer system of claim 16, further comprising a processor that runs the rules engine software component.

18. (Currently Amended) The computer system of claim 16, wherein the values are based on historical data about subrogation of insurance claims.

19. (Currently Amended) The computer system of claim 16, wherein the values are based on industry practice regarding subrogation of insurance claims.

20. (Currently Amended) The computer system of claim 16, wherein the values are based on state law regarding subrogation of insurance claims.

21.(Previously Presented) A computer usable medium having computer readable
code embodied therein for processing insurance claims, the computer readable code
comprising:

an analyzing module for:

identifying insurance data elements in text associated with an insurance

claim using a specialized insurance dictionary,

extracting the insurance data elements related to the insurance claim's

subrogation potential, the text comprising at least one of the

following: sentence textual groups and non-sentence textual

groups, and

storing the extracted insurance data elements in data tables

corresponding to the insurance claim;

an assigning module for developing a subrogation potential score for each of the

insurance data elements, wherein the developing further comprises:

calculating the subrogation potential score using a set of rules created

from existing historical claim data, or

assigning the subrogation potential score using the set of rules; and

a determining module for determining if the insurance claim has subrogation

potential based on the subrogation potential scores developed for each of

the insurance data elements.

22. (Canceled)

23. (Previously Presented) The computer usable medium of claim 21, wherein the analyzing module further comprises:

   a separating module for separating the text into words;

   a collecting module for collecting the words into groups; and

   a parsing module for parsing the groups into the insurance data elements.

24. (Previously Presented) A computer usable medium having computer readable code embodied therein for processing an insurance claim, the computer readable code comprising:

   a receiving module for receiving text corresponding to the insurance claim, the

      text comprising at least one of the following: sentence textual groups and

      non-sentence textual groups;

   a separating module for automatically separating the text into groups of words;

      an analyzing module for:

      identifying insurance data elements of an insurance claim the groups of

         words using a specialized insurance dictionary,

      extracting the insurance data elements related to the insurance claim's

         subrogation potential, and

storing the extracted insurance data elements in data tables

corresponding to the insurance claim;

an assigning module for developing a value for each of the insurance data

elements, the value reflecting each insurance data element's relevance to

claim subrogation potential, wherein the developing further comprises:

calculating the value using a set of rules created from existing historical

claim data, or

assigning the value using the set of rules; and

an evaluating module for evaluating the values developed for the insurance data

elements to determine whether the insurance claim has subrogation

potential.

25. (Previously Presented) The computer usable medium of claim 24, wherein the

value is a subrogation potential score.

26. (Currently Amended) A computer-implemented method for processing

insurance claims in a <u>computer</u> system having a plurality of software components<u>, the</u>

<u>method</u> comprising ~~the computer-implemented steps of~~:

<u>providing a processor and a memory storing computer readable code accessible</u>

<u>by the processor for processing the insurance claims, the computer</u>

<u>readable code comprising a text analyzer and a referral engine, and</u>

executing the computer readable code by the processor to perform:

identifying, by [[a]] the text analyzer using a specialized insurance

dictionary, insurance data elements in text associated with an

insurance claim;

extracting, by the text analyzer, the insurance data elements related to the

insurance claim's subrogation potential, the text comprising at least

one of the following: sentence textual groups and non-sentence

textual groups;

storing, by the text analyzer, the extracted insurance data elements in

data tables corresponding to the insurance claim; and

determining, as a function of subrogation potential scores associated with

at least a set of the insurance data elements by [[a]] the referral

engine, wherein the subrogation potential scores are developed by:

calculating the subrogation potential score using a set of

rules created from existing historical claim data, or

assigning the subrogation potential score using the set of

rules, whether the insurance claim is to be referred for

subrogation.

27. (Previously Presented) The computer-implemented method of claim 26, further

comprising:

developing the subrogation potential scores for the set of insurance data

elements.

28.(Currently Amended) The computer-implemented method of claim 26, wherein

the ~~analyzing~~ identifying further comprises:

separating the text into words;

collecting the words into groups; and

parsing the groups into the insurance data elements.

29.(Previously Presented) The computer-implemented method of claim 26, further

comprising:

applying a rule that specifies the set of insurance data elements and the

subrogation potential scores associated with the set of insurance data

elements.

30. (Currently Amended) A computer system for processing insurance claims

comprising:

a processor;

a memory storing computer readable code accessible by the processor for

processing the insurance claims, the computer readable code comprising:

a text analyzer <u>software component configured</u> for:

    identifying insurance data elements in text associated with an

        insurance claim using a specialized insurance dictionary,

    extracting the insurance data elements related to the insurance

        claim's subrogation potential, the text comprising at least

        one of the following: sentence textual groups and non-

        sentence textual groups, and

    storing, by the text analyzer <u>software component</u>, the extracted

        insurance data elements in data tables corresponding to the

        insurance claim; <u>and</u>

a referral engine <u>software component configured</u> for determining, as a

    function of subrogation potential scores associated with at least a

    set of the insurance data elements, wherein the subrogation

    potential scores are developed by

    calculating the subrogation potential score using a set of rules

        created from existing historical claim data, or

    assigning the subrogation potential score using the set of rules,

        whether the insurance claim is to be referred for subrogation~~;~~

        ~~and~~

~~a processor to run the text analyzer and the referral engine~~.

31. (Currently Amended) The <u>computer</u> system of claim 30, wherein the referral engine further develops the subrogation potential scores for the set of insurance data elements.

32. (Currently Amended) The <u>computer</u> system of claim 30, wherein the text analyzer <u>software component</u> further separates the text into words, collects the words into groups, and parses the groups into the insurance data elements.

33. (Previously Presented) A computer usable medium having computer readable code embodied therein for processing insurance claims, the computer readable code comprising:

an analyzing module for:

identifying insurance data elements in text associated with an insurance

claim using a specialized insurance dictionary,

extracting the insurance data elements related to the insurance claim's

subrogation potential, the text comprising at least one of the

following: sentence textual groups and non-sentence textual

groups, and

storing the extracted insurance data elements in data tables

corresponding to the insurance claim;

a determining module for determining, as a function of subrogation potential

scores associated with at least a set of the insurance data elements,

wherein the subrogation potential scores are developed by

calculating the subrogation potential score using a set of rules created

from existing historical claim data, or

assigning the subrogation potential score using the set of rules, whether

the insurance claim is to be referred for subrogation; and

a processing module to run the analyzing module and the determining module.

34. (Previously Presented) The computer usable medium of claim 33, further

comprising:

an assigning module for developing the subrogation potential scores for the set

of insurance data elements.

35. (Previously Presented) The computer usable medium of claim 33, wherein the

analyzing module further comprises:

a separating module for separating the text into words;

a collecting module for collecting the words into groups; and

a parsing module for parsing the groups into the insurance data elements.

36. (Previously Presented) The computer usable medium of claim 33, further comprising:

an applying module for applying a rule that specifies the set of insurance data elements and the subrogation potential scores associated with the set of insurance data elements.

Allowable Subject Matter

4.   Claims 1, 3-4, 6-12, 14-21, and 23-36 are allowed.

5.   The claimed invention is directed towards a system and method for processing insurance claims.

6.   The closest prior art of record includes:

a.   Kucera (4,773,009) which teaches a method and apparatus for text analysis.

b.   Rojewski (7,248,208) which teaches a method and system for indentifying subrogation potential and valuing a subrogation file.

7.   However, the closest prior art of record does not teach using a specialized insurance dictionary.

Conclusion

8.   Any inquiry concerning this communication or earlier communications from the examiner should be directed to MICHELLE LE whose telephone number is (571) 272-8207. The examiner can normally be reached on 8 AM - 5PM, M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jerry O'Connor can be reached on (571) 272-6787. The fax phone number for the organization where this application or proceeding is assigned is (571) 273-8300.

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/M. L./
Examiner, Art Unit 3686
11/20/09

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